

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-25717
Yvette M. Boyd Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 9/9/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: YMB Initial Co-Debtor:

Part 1: Payment and Length of Plan

The debtor has paid \$3,576 plus, \$275 per month for final 35 months (60 months total)

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-----------------------------|------------------|---|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$ 3,495 plus all other court approved fees and costs est. to be \$2,000 |
| DOMESTIC SUPPORT OBLIGATION | | |
| IRS | Taxes | \$2,654.55 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
| | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------------|----------------------------|------------|----------------------------|---|--|
| Logan Township | Residence | \$1,330.69 | N/A | \$1,330.9 | Resume monthly post petition |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|-------------------|----------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| Atlas Acquisition | Consumer goods | \$2,815.70 | \$300 | N/A | \$300 cramdown | N/A | \$300 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------------------------|------------------------------|---------------------------------|--------------------------|
| American Credit Acceptance | 2014 BMW | To be determined | To be determined |

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Bayview and Debtor have completed a post-petition loan modification. Payments to continue outside plan.

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|-------------------|----------------|----------------|------------------------|-----------------------------|--|
| Atlas Acquisition | Consumer goods | \$2,815.70 | \$300 | \$300 | Any remaining balance due |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
- ☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- | | |
|--|-----------------------------|
| 1) Ch. 13 Standing Trustee commissions | |
| 2) <u>Jenkins and Clayman</u> | |
| 3) <u>IRS</u> | 5) <u>Logan Township</u> |
| 4) <u>Bayview Loan Servicing</u> | 6) <u>Atlas Acquisition</u> |

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/9/18

| | |
|--|--|
| <p>Explain below why the plan is being modified:</p> <p>To cramdown Atlas Acquisition</p> <p>To note loan modification with Bayview is complete</p> | <p>Explain below how the plan is being modified:</p> <p>To cramdown Atlas Acquisition</p> <p>To note loan modification with Bayview is complete</p> |
|--|--|

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/9/2019

/s/ Yvette M. Boyd
Debtor

Date: _____

Joint Debtor

Date: 9/9/2019

/s/ Eric J. Clayman
Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Yvette M. Boyd
Debtor

Case No. 17-25717-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

Page 1 of 5
Total Noticed: 144

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Yvette M. Boyd, 230 Burgundy Drive, Swedesboro, NJ 08085-1337
aty +Ekaterine N. Eleftheriou, 95 North Main Street, Mullica Hill, NJ 08062-9421
aty +Ekaterine N. Eleftheriou, Law Office of Brian J. Duffield, 95 North Main Street,
Mullica Hill, NJ 08062-9421
aty +Mina M Beshara, Hinshaw & Culbertson LLP, 800 Third Ave, Ste 13th Floor,
New York, NY 10022-7688
cr +BAYVIEW LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
516980764 +A-1 Collection Service, PO Box 7387, West Trenton, NJ 08628-0387
517443034 +American Credit Acceptance, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301,
Moorestown, NJ 08057-3124
516980767 Arcadia Financial, PO Box 4367, Carol Stream, IL 60197-4367
516980768 +Associates in Hem-Oncology, P.C., One Medical Center Blvd., Suite 341,
Chester, PA 19013-3902
517681119 +BAYVIEW LOAN SERVCING, LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406,
Westmont, NJ 08108-2812
517001592 +BAYVIEW LOAN SERVCING, LLC, McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201,
Westmont, NJ 08108-2818
517020827 +BAYVIEW LOAN SERVICING LLC, Phelan Hallinan Diamond & Jones, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516980772 +Beckett Association, 212 Village Ctr Drive, Swedesboro, NJ 08085-1450
516980773 Black Expressions, c/o National Credit Solutions, 3680 E I 240 SVC R,
Oklahoma City, OK 73155
516980774 Booth Radiology Associates, PO Box 8500 #1042, Philadelphia, PA 19178-1042
516980776 Cafone Care LLC, 8 High Street Ste 1B, Mullica Hill, NJ 08062-9540
516980783 Castle Payday, c/o National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
516980784 +Chase Home Finance, 3415 Vision Drive, Columbus, OH 43219-6009
516980786 +Citizens Bank N.A., c/o Convergent Outsourcing, Inc., 800 SW 39th Street, PO BOX 9004,
Renton, WA 98057-9004
516980790 Columbia House, c/o National Credit Solutions, 3680 E I 240 Svc R,
Oklahoma City, OK 73135
516980792 +Comcast, c/o ER Solutions, 800 SW 39th Street, Renton, WA 98057-4927
516980791 Comcast, c/o IC Systems, PO Box 97029, Redmond, WA 98073-9729
516980793 +Comcast-NEAM, c/o ARC Group, Inc. dba CRG, 1012 State College Road, Ste 202,
Dover, DE 19904-6506
516980794 +Commonwealth of Pennsylvania, County of Delaware, Concord Village Shops, 2nd Floor,
485 Baltimore Pike, Glen Mills, PA 19342-1161
516980797 DiMarino, Kroop, Prieto, GI Assoc, 17 W Red Bank Ave, Ste. 3, Woodbury, NJ 08096-1630
516980799 DirectTV, PO Box 830032, Baltimore, MD 21283-0032
516980798 +Direct Brands Inc, c/o Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425
516980800 Dr. Hilli Family Practice & Wellnes, 511 Beckett Road Unit 8, Logan Township, NJ 08085-1865
516980803 +EZ Pass, c/o Penn Credit, PO Box 1259, Oaks, PA 19456-1259
516980801 Emerg Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021
516980802 Evergreen Dental, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
516980807 FMS Services, PO Box 68245, Schaumburg, IL 60168-0245
516980804 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
516980806 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
516980805 First Premier Bank, c/o FNCB, PO Box 51660, Sioux Falls, SD 57117-5147
516980809 Geico Indemnity Company, Regional Office, One Geico Center, Macon, GA 31296-0001
516980810 +Gloucester County EMS, PO Box 1016, Voorhees, NJ 08043-7016
516980811 +HRRG, PO BOX 8486, Pompano Beach, FL 33075-8486
516980813 HSBC Cards, c/o Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
516980812 +HSBC bank, PO Box 5253, Carol Stream, IL 60197-5253
516980815 +Inspira Medical Center Woodbury, c/o Adreima, 333 Irving Avenue, Box 115,
Bridgeton, NJ 08302-2123
517011905 +Logan Township, Brian J. Duffield, Esq., 95 North Main Street,
Mullica Hill, NJ 08062-9421
516980819 +Manatee County Courthouse, PO Box 25400, TVB, Bradenton, FL 34206-5400
516980821 +Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Hamilton, NJ 08690-3303
516980822 +Midland Funding LLC, c/o FBCS Inc, 2200 Byberry Road Ste 120, Hatboro, PA 19040-3739
516980825 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
516980826 PA Turnpike EZ Pass violations, c/o Linebarger Goggan Blair & Sampson, PO Box 90128,
Harrisburg, PA 17109-0128
516980836 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue,
Pittsburgh, PA 15222-4704
516980827 Palisades Collection LLC, c/o Pressler & Pressler LLP, 7 Entin Road,
Parsippany, NJ 07054-5020
516980828 +Payday Loan Yes.com, c/o Northern Resolution Group, PO Box 566, Amherst, NY 14226-0566
516980832 +Pennsylvania State Constable, PO Box 609, Clifton Heights, PA 19018-0609
516980834 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
516980835 Physician Billing PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
516980837 +Police & Fire FCU, 2837 Southampton Road, Philadelphia, PA 19154-1206
516980839 ProCo, PO Box 2462, Aston, PA 19014-0462
516980841 Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311

516980840 +Progressive, c/o Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
 516980846 +RMS, 305 Fellowship Road #100, PO Box 5471, Mount Laurel, NJ 08054-5471
 516980845 +Red Rock Tribal Lending, d/b/a Castle Payday.com, PO Box 704, Watersmeet, MI 49969-0704
 516980849 +Shaffer & Associates, PO box 1545, Columbia, MO 65205-1545
 516980850 South Jersey Anesthesia, c/o Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
 516980853 +South Jersey Gas, PO BOX 6091, Bellmawr, NJ 08099-6091
 516980852 South Jersey Gas, Attn Mrs. Flemming, PO Box 6091, Bellmawr, NJ 08099-6091
 516980851 +South Jersey Gas, Attn: Mrs. Flemming, PO Box 577, Hammonton, NJ 08037-0577
 516980855 Sprint, PO Box 541023, Los Angeles, CA 90054-1023
 516980862 +TNB-Target, PO Box 673, Minneapolis, MN 55440-0673
 516980856 Target Corporation Recovery Services, PO Box 30171, Tampa, FL 33630-3171
 516980860 +The Children's Hospital of Philadelphia, Physician Billing-PB Chop, PO Box 788017, Philadelphia, PA 19178-8017
 516980861 The Minniti Center for Medical Oncology, & Hematology, 174 Democrat road, Mickleton, NJ 08056-1236
 517001271 +Township of Logan, Law Office of Brian J. Duffield, 95 North Main Street, Mullica Hill, NJ 08062-9421
 516980863 Township of Logan, Logan Twp Tax Assessor, PO Box 314, Bridgeport, NJ 08014-0314
 516980864 +Tremont Financial LLC, c/o Minnehaha Circuit Court, 415 N Dakota Ave, Sioux Falls, SD 57104-2412
 516980865 +TruGreen Chem Lawn, attn: Accts Receivable, PO Box 155, Thorofare, NJ 08086-0155
 516980866 Twin Oaks Software Development Inc., PO Box 247, Kensington, CT 06037-0247
 516980868 Underwood Memorial Hospital, Billing Office, 509 North Broad Street, Woodbury, NJ 08096-1697
 516980867 Underwood Memorial Hospital, c/o Accounts Receivables, 155 Mid Atlantic Parkway, Thorofare, NJ 08086
 516980869 United Telemanagement Corp., Billing Department, PO Box 655, Vandalia, OH 45377-0655
 516980870 +University of Phoenix, c/o FBCS Inc., 330 S. Warminster Road, Ste 353, Hatboro, PA 19040-3433
 516980875 +Verizon New Jersey, c/o FNCBM Inc., PO Box 51660, Sparks, NV 89435-1660
 516980879 +W. Reed Kindermann MD, Ophthalmology, 3001 Chapel Avenue Ste 200, Cherry Hill, NJ 08002-1592
 516980880 +WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001 (address filed with court: Wachovia, Bankcard Services, PO Box 15137, Wilmington, DE 19886-5137)
 516980881 Water Revenue Bureau, 1401 JFK Blvd, Philadelphia, PA 19102-1663
 516980884 Wells Fargo Bank, PO Box 5058, Mac P6053-021, Portland, OR 97208-5058
 516980882 Wells Fargo Bank, PO Box 5445, Portland, OR 97228
 516980883 Wells Fargo Bank, c/o Accounts Receivable Management, PO box 129, Thorofare, NJ 08086-0129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2019 00:49:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 12 2019 00:49:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516980769 E-mail/Text: bankruptcy@pepcoholdings.com Oct 12 2019 00:48:43 Atlantic City Electric, PO Box 4875, Trenton, NJ 08650
 517151314 +E-mail/Text: bankruptcy@acacceptance.com Oct 12 2019 00:49:13 American Credit Acceptance, 961 E. Main Street, Spartanburg, SC 29302-2185
 518466230 E-mail/Text: bankruptcy@acacceptance.com Oct 12 2019 00:49:13 American Credit Acceptance, PO Box 956126, Saint Louis, MO 63195-6126
 517129625 +E-mail/Text: csc.bankruptcy@amwater.com Oct 12 2019 00:50:12 American Water, PO Box 578, Alton, IL 62002-0578
 516992571 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 12 2019 00:48:43 Atlantic City Electric, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
 516980770 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 12 2019 00:48:43 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
 517112630 +E-mail/Text: bnc@atlasacq.com Oct 12 2019 00:48:10 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 516980771 +E-mail/Text: bkmailbayview@bayviewloansservicing.com Oct 12 2019 00:49:50 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Miami, FL 33146-1837
 517216769 +E-mail/Text: bkmailbayview@bayviewloansservicing.com Oct 12 2019 00:49:50 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
 516980775 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 12 2019 00:48:54 Brylane Home, PO Box 659728, San Antonio, TX 78265-9728
 516980795 +E-mail/Text: ebn@mycps.com Oct 12 2019 00:49:50 CPS Security, PO Box 782408, San Antonio, TX 78278-2408
 516980777 +E-mail/Text: bankruptcy@usecapital.com Oct 12 2019 00:50:28 Capital Accounts, 2120 Crestmoor Road, Ste. 30, Nashville, TN 37215-2654
 516980778 E-mail/Text: clientrep@capitalcollects.com Oct 12 2019 00:50:20 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
 516980779 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 12 2019 01:06:22 Capital One, c/o Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541-0914
 516980780 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 12 2019 00:44:43 Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516980781 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 12 2019 00:44:44 Capital One Bank,
PO Box 70884, Charlotte, NC 28272-0884

516980782 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Oct 12 2019 00:48:09 Cash Net USA,
PO Box 547, Lake Bluff, IL 60044-0547

516980785 +Fax: 602-659-2196 Oct 12 2019 01:03:05 ChexSystems, Consumer Relations,
7805 Hudson Road Ste 100, Woodbury, MN 55125-1595

516980786 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 12 2019 00:49:49 Citizens Bank N.A.,
c/o Convergent Outsourcing, Inc., 800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004

516980787 E-mail/Text: bankruptcy@philapark.org Oct 12 2019 00:50:08 City of Philadelphia,
Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818

516980788 +E-mail/Text: Harris@ebn.phinsolutions.com Oct 12 2019 00:50:21 City of Philadelphia,
c/o Harris & Harris Ltd, 111 West Jackson Boulevard Ste 400, Chicago, IL 60604-4135

516980789 +E-mail/Text: bankruptcy@philapark.org Oct 12 2019 00:50:07 City of Philadelphia,
PO Box 41818, Philadelphia, PA 19101-1818

516980792 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 12 2019 00:49:49 Comcast,
c/o ER Solutions, 800 SW 39th Street, Renton, WA 98057-4927

516980796 +E-mail/PDF: pa_dc_ed@navient.com Oct 12 2019 00:43:20 Department of Education/Sallie Mae,
PO Box 9635, Wilkes Barre, PA 18773-9635

516980808 +E-mail/Text: bankruptcy@fncbinc.com Oct 12 2019 00:46:35 FNCB Inc, PO Box 51660,
Sparks, NV 89435-1660

516980814 E-mail/Text: bankruptcy@hsn.net Oct 12 2019 00:49:54 HSN, Attention: Flexpay Department,
PO Box 9090, Clearwater, FL 33758-9090

516980816 E-mail/Text: cio.bncmail@irs.gov Oct 12 2019 00:48:33 IRS, PO Box 7346,
Philadelphia, PA 19101-7346

516980817 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 12 2019 00:49:33 Jefferson Capital Systems LLC,
16 McLeland Road, Saint Cloud, MN 56303

516980818 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 12 2019 00:50:09 Liberty Mutual,
c/o Credit Collection Services, Two Wells Ave, Newton, MA 02459-3225

516980820 +E-mail/Text: bknotices@mbandw.com Oct 12 2019 00:49:45 McCarthy Burgess & Wolfe,
The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807

517136818 E-mail/PDF: pa_dc_claims@navient.com Oct 12 2019 00:44:08
Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635

516980830 +E-mail/Text: bkynotice@harvardcollect.com Oct 12 2019 00:50:27 PECO,
c/o Harvard Collection, 4839 N. Elston Avenue, Chicago, IL 60630-2534

516980833 E-mail/Text: peritus@ebn.phinsolutions.com Oct 12 2019 00:50:17 Peritus Portfolio Services,
PO Box 141419, Irving, TX 75014-1419

517029586 E-mail/Text: peritus@ebn.phinsolutions.com Oct 12 2019 00:50:17
PERITUS PORTFOLIO SERVICES/NCEP, PO BOX 141419, IRVING, TX 75014-1419

517090099 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 12 2019 00:43:14
Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.A., POB 41067,
Norfolk VA 23541

517207485 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 12 2019 00:45:00
PYOD, LLC its successors and assigns as assignee, of Arrow Financial Services, LLC,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

516980829 +E-mail/Text: bankruptcy@risecredit.com Oct 12 2019 00:46:46 Payday OK, 42 Reads Way,
New Castle, DE 19720-1649

516994042 +E-mail/Text: bankruptcy@philapark.org Oct 12 2019 00:50:08 Philadelphia Parking Authority,
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895

517123816 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 12 2019 00:49:33 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

516980838 E-mail/Text: DATA@COLLECTIONCENTERIND.COM Oct 12 2019 00:50:12
Premier Urgent Care-Swedesboro, c/o Collection Center, 2011 Miller Road,
Lancaster, PA 17604

516980842 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 12 2019 00:50:09
Progressive Garden State Ins Co, c/o Credit Collection Services, Two Wells Avenue,
Newton, MA 02459-3225

516980843 +E-mail/Text: bankruptcydepartment@tsico.com Oct 12 2019 00:50:01 Progressive Insurance,
c/o NCO Financial, PO Box 15636, Wilmington, DE 19850-5636

516980844 E-mail/Text: bkrpt@retrievalmasters.com Oct 12 2019 00:49:13 Quest Diagnostics, c/o AMCA,
PO Box 1235, Elmsford, NY 10523-0935

516980765 E-mail/PDF: cbp@onemainfinancial.com Oct 12 2019 00:44:31 American Gen,
c/o Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

516980847 E-mail/PDF: pa_dc_claims@navient.com Oct 12 2019 00:43:20 Sallie Mae, PO Box 9500,
Wilkes Barre, PA 18773-9500

516980848 E-mail/Text: CollectionsCompliance@firstdata.com Oct 12 2019 00:50:28 Sears Home Services,
c/o TRS Recovery Services Inc, PO box 60022, City of Industry, CA 91716-0022

516980854 +E-mail/Text: Bankruptcies@nragroup.com Oct 12 2019 00:50:19
South Jersey Sports Medicine Center, c/o National Recovery Agency, 2491 Paxton Street,
Harrisburg, PA 17111-1036

516980858 E-mail/Text: bankruptcy@td.com Oct 12 2019 00:49:23 TD Bank, 6000 Atrium Way,
Mount Laurel, NJ 08054

516980857 E-mail/Text: bankruptcydpt@mcmsg.com Oct 12 2019 00:49:14 Target National Bank,
c/o Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578

516980859 +E-mail/Text: bankruptcy@fult.com Oct 12 2019 00:50:26 The Bank, 22 Village Center Drive,
Swedesboro, NJ 08085-1417

516980871 +E-mail/Text: External.Collections@phoenix.edu Oct 12 2019 00:50:00 University of Phoenix,
4615 E Elwood Street, Phoenix, AZ 85040-1950

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516980873 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 00:46:38
Verizon, 500 Technology Drive, Ste 300, Weldon Spring, MO 63304-2225
517095780 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 12 2019 00:55:41 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516980874 +E-mail/Text: bknotices@mbandw.com Oct 12 2019 00:49:45 Verizon,
c/o McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road,
Bedford, OH 44146-1807
516980872 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 00:46:38
Verizon, PO Box 4830, Trenton, NJ 08650-4830
516980878 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 00:46:38
Verizon NJ, c/o Midland Credit Management, 8875 Aero Drive Ste 2,
San Diego, CA 92123-2255
516980876 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 00:46:38
Verizon New Jersey Inc, c/o AFNI Inc, PO Box 3517, Bloomington, IL 61702-3517
516980877 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 00:46:39
Verizon New Jersey Inc., 500 Technology Drive, Weldon Spring, MO 63304-2225
516980885 E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 12 2019 00:50:09 Wells Fargo Bank,
c/o Credit Collection Service, Payment Processing Center, PO Box 55126,
Boston, MA 02205-5126

TOTAL: 61

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516980824 My Tree Guy LLC
cr* +American Credit Acceptance, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301,
Moorestown, NJ 08057-3124
517196773* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
518466231* +Bayview Loan Servicing, LLC, 4425 Ponce de Leon, Blvd, 5th Floor, Miami, FL 33146-1837
516980766 ##Amerihealth NJ MO, c/o GB Collects LLC, 145 Bradford Drive, West Berlin, NJ 08091-9269
516980823 ##Monarch Recovery Management Inc, PO Box 21089, Philadelphia, PA 19114-0589
516980831 ##+Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVCING, LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
David Nigro on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net
Eric Clayman on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Francis T. Tarlecki on behalf of Creditor Bayview Loan Servicing, LLC Njecfmail@mwc-law.com,
ftarlecki.kashlaw@gmail.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor Yvette M. Boyd jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John R. Morton, Jr. on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa S DiCerbo on behalf of Creditor BAYVIEW LOAN SERVICING, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Nicholas V. Rogers on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com
Richard James Tracy, III on behalf of Creditor Peritus Portfolio Services, Inc. as servicer for NCEP, LLC, successor to Santander Consumer USA Inc. rtracy@hillwallack.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16